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5 Attn: Examiner Narayanswamy Subramanian

Rhonda Dunn
Rhonda Dunn

10 **IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Shao, et al

Docket No.: ISAA0050

Serial No. : 09/607,747

Art Unit: 3624

Filed: 30 June 2000

Examiner: N. Subramanian

15 Title: Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

December 2, 2003

20

Commissioner for Patents

Mail Stop Non Fee Amendment

P.O. Box 1450

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RESPONSE

Sir:

30 This is a Response to the non-final Office Action, dated 3 September 2003, for the above-identified patent application. Attached hereto is an Amendment to the Claims.